

PRELIMINARY AMENDMENT

Please replace paragraph [0001] of the application with the following new Paragraph [0001]:

"This application claims priority to, and the benefits of, U.S. Patent Application No. 10/192,488, entitled "SYSTEM AND METHOD FOR RFID PAYMENT USING RADIO FREQUENCY IDENTIFICATION IN CONTACT AND CONTACTLESS TRANSACTIONS," filed on July 9, 2002 (which itself claims priority to U.S. Provisional Patent Application No. 60/277,539, filed March 20, 2001), to U.S. Provisional Patent Application No. 60/396,577, filed July 16, 2002, to U.S. Patent Application No. 10/340,352, entitled "SYSTEM AND METHOD FOR INCENTING PAYMENT USING RADIO FREQUENCY IDENTIFICATION IN CONTACT AND CONTACTLESS TRANSACTIONS," filed January 10, 2003, to U.S. Patent Application No. 10/608,742, entitled "METHOD AND APPARATUS FOR ENROLLING WITH MULTIPLE TRANSACTION ENVIRONMENTS," filed June 27 2003, and to U.S. Patent Application No. 10/435,420, entitled "SYSTEMS AND METHODS FOR MANAGING ACCOUNT INFORMATION LIFE CYCLES," filed May 9, 2003, all of which are hereby incorporated by reference."